

**CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

CASE NO. 15-50080 KMS

Debtor Anthony Alton Whigham SS# xxx-xx-5449 Median Income Above Below
Joint Debtor SS# _____
Address 719 South 6th Ave Laurel, MS 39440-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 895.00 per bi-weekly to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

DENBURY RESOURCES
500 CENTRAL AVE
Laurel MS
39440-0000

- (B) Joint Debtor shall pay \$ na per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ 0.00 @ 0.00 /month
Mississippi Dept. of Revenue: \$ 0.00 @ 0.00 /month
Other/ _____ \$ 0.00 @ 0.00 /month

DOMESTIC SUPPORT OBLIGATION DUE TO:

BRENDA G. WHIGHAM
320 CHASTAIN LANE
TALLAHASSEE FL 32314
SHANAY WHIGHAM - CHILD
LATONIA WHIGHAM - CHILD
D'ANTHONY WHIGHAM - CHILD
AMBER WHIGHAM - CHILD
JOSPEH WHIGHAM - CHILD

POST PETITION OBLIGATION: In the amount of \$763.00 per month beginning JANUARY 2015.

To be paid XXX direct.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning To be paid Direct through payroll deduction through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Debtor's Initials AW **Joint Debtor's Initials** _____
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MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor:	<u>Central Sunbelt Fcu</u>	Approx. amt. due:	<u>\$9,129.00</u>	Int. Rate:	<u>5.00</u>
Property Address:	<u>HOUSE AND LOT - LOCATED AT 719 SOUTH 6TH AVE, LAUREL MS</u>		Are related taxes and/or insurance escrowed	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
1st Heritage Credit	MISC. PERSONAL PROPERTY		1,419.00	*300.00	5.00%	Pay Value
Exeter Finance Corp	2014 FORD F150 TRUCK	X	*35,000.00	30,000.00	5.00%	Amt. Owed
Ford Motor Credit	2014 FORD FUSION (NON FILING SPOUSE DRIVES)	X	*39,251.00	35,000.00	5.00%	Amt. Owed
Republic Finance BK	2003 CHEVROLET SILVERADO C1500 (SON DRIVES)		5,006.00	*4,500.00	5.00%	Pay Value
Tower Loan	MISC. PERSONAL PROPERTY		6,911.00	*1,500.00	5.00%	Pay Value

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Diamond Resorts Fs	Time Shared Loan	11,807.00	ABANDON; PAY 0.00 PAYROLL
Merrill Lynch	401K RETIREMENT	10,409.00	DEDUCTED; DO NOT PAY THROUGH PLAN PAYROLL
Merrill Lynch	401K RETIREMENT	988.00	DEDUCTED; DO NOT PAY THROUGH PLAN

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

GENERAL UNSECURED DEBTS totaling approximately \$ 36,596.00. Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 0.00 % (percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$ 3,200.00
Attorney Fees Previously Paid \$ 100.00
Attorney fees to be paid in plan \$ 3,100.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)
EDWIN WOODS, JR. MSB# 8893

**130 SOUTHPOINTE DRIVE
SUITE D
BYRAM, MS 39272**

Telephone/Fax _____

Telephone/Fax 601-353-5000

Facsimile No. 601-372-7140

E-mail Address LWILKINSON@BONDNBOTES.COM

DATE: JANUARY 22, 2015

DEBTOR'S SIGNATURE

/S/ ANTHONY ALTON WHIGHAM

ATTORNEY'S SIGNATURE

/S/ EDWIN WOODS JR.